

Fill in this information to identify the case:

Debtor 1 Julie A Franz-Thorne

Debtor 2 Bradly V Thorne
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Wisconsin
(State)

Case number 18-31301-beh

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: US Bank Trust National Association, as
Trustee of the Lodge Series IV Trust

Court claim no. (if known): 10-1

Last 4 digits of any number you use to
identify the debtor's account: 8467

Date of payment change:
Must be at least 21 days after date 05 / 25 / 2021
of this notice

New total payment: \$ 874.21
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 221.32

New escrow payment: \$ 163.38

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Julie A Franz-Thorne

First Name

Middle Name

Last Name

Case number (if known) 18-31301-beh

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michelle Ghidotti

Signature

Date 03 / 19 / 2021

Print:

Michelle Ghidotti

First Name

Middle Name

Last Name

Title

AUTHORIZED AGENT

Company

Ghidotti Berger, LLP

Address

1920 Old Tustin Avenue

Number

Street

Santa Ana, CA 92705

City

State

ZIP Code

Contact phone

(949) 427 - 2010

Email

bknotifications@ghidottiberger.com

BRADLY V THORNE
 PO BOX 286
 FRANCIS CREEK WI 54214

Analysis Date: March 02, 2021

Final

Property Address: 402 FOREST HOME DRIVE FRANCIS CREEK, WI 54214

Loan:

**Annual Escrow Account Disclosure Statement
 Account History**

This is a statement of actual activity in your escrow account from Apr 2020 to Apr 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

| Payment Information | Current: | Effective May 25, 2021: |
|----------------------------|-----------------|--------------------------------|
| Principal & Interest Pmt: | 747.31 | 710.83 ** |
| Escrow Payment: | 221.32 | 163.38 |
| Other Funds Payment: | 0.00 | 0.00 |
| Assistance Payment (-): | 0.00 | 0.00 |
| Reserve Acct Payment: | 0.00 | 0.00 |
| Total Payment: | \$968.63 | \$874.21 |

| Escrow Balance Calculation | |
|-----------------------------------|--------------|
| Due Date: | Dec 25, 2020 |
| Escrow Balance: | (1,535.91) |
| Anticipated Pmts to Escrow: | 1,106.60 |
| Anticipated Pmts from Escrow (-): | 0.00 |
| Anticipated Escrow Balance: | (\$429.31) |

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

| Date | Payments to Escrow | | Payments From Escrow | | Description | Escrow Balance | |
|----------|--------------------|------------|----------------------|------------|--------------------------|----------------|------------|
| | Anticipated | Actual | Anticipated | Actual | | Required | Actual |
| | | | | | Starting Balance | 663.19 | (1,496.68) |
| Apr 2020 | 165.81 | 372.02 | | * | | 829.00 | (1,124.66) |
| May 2020 | 165.81 | | | * | | 994.81 | (1,124.66) |
| Jun 2020 | 165.81 | | | * | | 1,160.62 | (1,124.66) |
| Jul 2020 | 165.81 | 221.32 | | * | | 1,326.43 | (903.34) |
| Aug 2020 | 165.81 | 221.32 | | * | | 1,492.24 | (682.02) |
| Sep 2020 | 165.81 | 221.32 | | * | | 1,658.05 | (460.70) |
| Oct 2020 | 165.81 | 442.64 | | * | | 1,823.86 | (18.06) |
| Nov 2020 | 165.81 | | | * | | 1,989.67 | (18.06) |
| Dec 2020 | 165.81 | | | * | | 2,155.48 | (18.06) |
| Dec 2020 | | 0.08 | | * | Int on Escrow Pmt | 2,155.48 | (17.98) |
| Jan 2021 | 165.81 | 221.32 | 1,989.68 | 1,960.57 | Village Tax | 331.61 | (1,757.23) |
| Feb 2021 | 165.81 | 221.32 | | * | | 497.42 | (1,535.91) |
| Mar 2021 | 165.81 | | | * | | 663.23 | (1,535.91) |
| | | | | | Anticipated Transactions | 663.23 | (1,535.91) |
| Mar 2021 | | 885.28 | | | | | (650.63) |
| Apr 2021 | | 221.32 | | | | | (429.31) |
| | \$1,989.72 | \$3,027.94 | \$1,989.68 | \$1,960.57 | | | |

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 1,989.68. Under Federal law, your lowest monthly balance should not have exceeded 331.61 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

| Date | Anticipated Payments | | Description | Escrow Balance | |
|----------|----------------------|-------------------|------------------|----------------|----------|
| | To Escrow | From Escrow | | Anticipated | Required |
| | | | Starting Balance | (429.31) | 816.91 |
| May 2021 | 163.38 | | | (265.93) | 980.29 |
| Jun 2021 | 163.38 | | | (102.55) | 1,143.67 |
| Jul 2021 | 163.38 | | | 60.83 | 1,307.05 |
| Aug 2021 | 163.38 | | | 224.21 | 1,470.43 |
| Sep 2021 | 163.38 | | | 387.59 | 1,633.81 |
| Oct 2021 | 163.38 | | | 550.97 | 1,797.19 |
| Nov 2021 | 163.38 | | | 714.35 | 1,960.57 |
| Dec 2021 | 163.38 | | | 877.73 | 2,123.95 |
| Jan 2022 | 163.38 | 1,960.57 | Village Tax | (919.46) | 326.76 |
| Feb 2022 | 163.38 | | | (756.08) | 490.14 |
| Mar 2022 | 163.38 | | | (592.70) | 653.52 |
| Apr 2022 | 163.38 | | | (429.32) | 816.90 |
| | <u>\$1,960.56</u> | <u>\$1,960.57</u> | | | |

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 326.76. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 326.76 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (429.31). Your starting balance (escrow balance required) according to this analysis should be \$816.91. This means you have a shortage of 1,246.22. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 1,960.57. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

| | |
|-----------------------------|-----------------|
| Unadjusted Escrow Payment | 163.38 |
| Surplus Amount: | 0.00 |
| Shortage Amount: | 0.00 |
| Rounding Adjustment Amount: | 0.00 |
| Escrow Payment: | <u>\$163.38</u> |

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

CERTIFICATE OF SERVICE

On March 19, 2021 I served the foregoing documents described as NOTICE OF MORTGAGE PAYMENT CHANGE the following individuals by electronic means through the Court's ECF program:

DEBTOR'S COUNSEL
Richard A. Check
court@richardacheck.com

DEBTOR'S COUNSEL
Patrick Semrad
psemrad@semradlaw.com

TRUSTEE
Rebecca R. Garcia
filings@ch13oshkosh.com

U.S. TRUSTEE
ustpregion11.mi.ecf@usdoj.gov

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Marlen Gomez
Marlen Gomez

On March 19, 2021 I served the foregoing documents described as NOTICE OF MORTGAGE PAYMENT CHANGE on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR
Julie A Franz-Thorne
402 Forest Home Dr
Francis Creek, WI 54214-9126

JOINT DEBTOR
Bradly V Thorne
402 Forest Home Dr
Francis Creek, WI 54214-9126

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/Marlen Gomez
Marlen Gomez